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AFRICAN DEVELOPMENT BANK

Grant Proposal for Financing under the MENA TRANSITIONAL FUND: Support to Micro, Small and Medium Enterprises in Organic Clusters Project

COUNTRY: Arab Republic of Egypt

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1. Acronyms and Abbreviations

ADF	African Development Fund
AFD	Agence Francaise de Developpement
AfDB	African Development Bank Group
BoD	Board of Directors
BDS	Business Development Services
CIDA	Canadian Development Agency
CSP	Country Strategy Paper
DPG	Development Partners Group
EBRD	European Bank for Reconstruction and Development
EGFO	Egypt Field Office
EGP	Egyptian Pound
EIB	European Investment Bank
EU	European Union
FDI	Foreign Direct Investment
G8	Group of Eight representing governments of largest economies in the world
GAFI	General Authority for Investment and Free Zones
GDP	Gross Domestic Product
GIZ	German International Development Agency
GoE	Government of Egypt
IFAD	International Fund for Agricultural Development
ILO	International Labour Organization
ISA	Implementing Support Agency (under MENA TF)
IMF	International Monetary Fund
JICA	Japanese Development Organization
MoPIC	Ministry of Planning and International Cooperation
OECD	Organization for Economic Cooperation and Development
PCR	Program Completion Report
PSC	Project Steering Committee
MSMEs	Micro, Small and Medium Enterprises
NGO	Non-Governmental Organization
SFD	Social Fund for Development
SIDBI	Small Industries Development Bank of India
SME	Small and Medium Enterprises
UN	United Nations
UNIDO	United Nations Industrial Development Agency
USAID	The U.S. Agency for International Development
USD	United States of America Dollar
WB	World Bank

1. Introduction

Following the onset of the Arab Spring in early 2011, the G8 launched the Deauville Partnership to support the countries of the Middle East and North Africa as they transition towards democracy. Within the framework of Deauville, the MENA Transitional Fund was established as a broad-based technical assistance program to finance country-owned projects that aim at introducing reforms at the governance, social and economic levels. As an eligible recipient, the Government of Egypt has requested the collaboration of the African Development Bank, as an Implementation Support Agency, to assist in the preparation and implementation of a project to support the development of organic/unplanned Micro, Small and Medium Enterprises in clusters, so as to harness their potential and integrate them along the manufacturing supply chain. This proposal, for a total amount of USD 2 Million, has been prepared for that purpose.

1.1 Background Information

1.1.1 In the aftermath of the Arab Spring, the Government of Egypt continues to face substantial socio-economic challenges that are hampering its ability to respond to the social demands of the people, particularly those related to employment generation. The macroeconomic situation is characterised by a decline of international reserves, a widening fiscal deficit, an increase in capital outflows, while the decline in tourist arrivals and investments that resulted from the political upheavals of 2011 have not been reversed. Real rate of growth is estimated at 2.2% for FY 2011/2012, while unemployment increased to almost 13% from 9% two years earlier. Widespread poverty and inequalities continue engendering social vulnerability. With almost 53% of total deposits directed to finance government borrowing needs, financing for the private sector has been limited. Within this context, it is increasingly difficult for the private sector, including Micro, Small and Medium Enterprises (MSMEs), to operate and flourish.

1.1.2 MSMEs have been the primary absorber of labour force entrants over the past years and contribute significantly to employment generation and poverty reduction. They represent over 99.7% of all private non-agricultural enterprises in Egypt, account for 85% of non-agricultural private sector employment, and almost 40% of total employment. MSMEs are also the major provider of products and services

for the local markets, particularly for lower-income segments with limited purchasing power. Despite its potential, the MSME sector faces a multiplicity of constraints that hinder its performance and affects the outcome of its role as an economic catalyst. These constraints are financial and non-financial in nature, and include inadequate institutional, legal and regulatory environment.

1.1.3 **Contributing about 34% of GDP and 60% of employment, Egypt's large informal sector, composed mainly of MSMEs, has been as a solid buffer, attenuating the impact of the crisis on Egyptians, particularly the vulnerable groups.** The informal sector has driven the local economy during the past two years, providing products and services, albeit low quality, as well as availing low-wage employment. Meanwhile the formal sector has been paralyzed by large-scale street protests, strikes, continuous demands and ultimatums, as well as lack of investments to maintain, improve or increase services. Cairo street vendors alone are estimated to total 5 Million persons, which with their families, represent 20 million persons, ie around 20% of Egypt's population.

1.1.4 **Over the years, informal MSMEs have mushroomed with substantial unharnessed potential towards increased productivity. Many have formed informal/organic clusters that have attained different levels of productivity,** with some clusters able to easily compete with other more formal operations. The manufacturing sector is characterised by a concentration of micro-enterprises reaching 70% of small industrial total facilities. This is reflected in the case of the furniture industry (Damietta governorate and el Manasra district in Cairo), the marble sector (Sha'a El Te'ban district in Cairo), the textile sector (Salamon El Omash Dakhaliya governorate), and the agribusiness sector (dairy sector in Minya), with other sub-sectors having similar potential.

1.1.5 **Cluster development will allow MSMEs to harness their collective power towards improved access to resources, networking opportunities, strategic information and business partners.** Furthermore, support interventions by the government, the private sector and NGOs accrue in cluster communities and spill over into the surrounding industrial, service, and trade areas benefitting communities at large. Meanwhile, if left unharnessed, the expansion of organic MSMEs represents numerous hazards, such as low quality products which can cause serious illnesses in the case of food industry, or motorway accidents, in the case of automobile feeding industries, in addition to the proliferation of low wage employment, low technology production, and decreased overall competitiveness. These negative aspects can be reversed through integrating organic MSMEs within the productive value chains and increasing the quality of their production. This will be implemented through the provision of tailored business development services, financial

services as well as establishing an enabling environment that includes inclusive policies integrating these informal MSMEs in the overall economy.

Bank's Support of the MSME sector in Egypt

1.1.6 **The Bank is one of the main development partners working on MSMEs in Egypt.** The Bank has four sovereign-guaranteed projects in support of MSMEs, of which one is with the National Bank of Egypt, and the remaining three are with the Social Fund for Development (the implementing agency for the current proposal) namely: (i) the MSE Support Project- a line of credit for USD 87Million for MSE and a MIC Grant for institutional capacity building; (ii) the Franchising Sector Support Project – a line of credit for USD 40Million dedicated to support small-scale franchising and a FAPA Grant for capacity building and awareness raising; (iii) the Rural Income and Economic Enhancement Project – a line of credit of 40Million for agribusiness activities complemented by a FAPA Grant in support of agribusiness lending, and a MIC Grant in support of value-chain development. Implementation progress of the three projects with the SFD is satisfactory.

1.1.7 **Through the projects implemented by the SFD in Egypt, the Bank has been involved, in a limited way, in the development of clusters**. The Bank has supported the provision of Business Development Services (BDS) to MSEs in the furniture and dairy sectors, and is in the process of conducting a value-chain analysis in the horticulture sector, which will highlight gaps in the provision of BDS for further support. Meanwhile, the Bank is also expanding its expertise in value-chain development and there are on-going consultations to explore cooperation opportunities with the EU's Clusters Competitiveness Foundation. This project will take advantage of these future developments within the Bank.

Donor's support of MSMEs and Donor Collaboration

1.1.6 **Support to MSMEs in Egypt is mostly implemented through the SFD, which in 2004, was mandated to be the coordinator for micro and small enterprise development**. Since 2004, CIDA, the EU, IFAD, JICA, AFDB, WB, AFD, EIB and more recently, EBRD have supported MSEs and worked in some capacity with the SFD. Since BDS is one of the main non-financial constraints which hamper the development of MSEs, a number of donors have been active in this area, most notably CIDA and USAID. Currently, BDS is provided by the Swiss Government in the sector of medicinal plants and herbs; by some specialized UN agencies along the horticulture value-chain; the EU is soon to launch a project in dairy and fisheries sector, which will include BDS components; and SFD/EBRD have a joint proposal, under the MENA Transitional Fund, which includes a strong component related to training and certifying BDS providers. This is in addition to the Bank's support of BDS, mentioned above. The Bank's EGFO office will ensure that collaboration and synergies between and amongst all donor-financed initiatives is made. This will be facilitated through EGFO's

participation in the Donor Partner's Group and its related sub-groups, of which one is specific to MSMEs.

1.1.7 **Given the high cost of BDS, support to MSMEs and particularly to clusters, has generally been conducted as a one-time intervention and availed to 'formal' clusters**, without a clear plan for sustainability nor further efforts beyond the project life. This project seeks to address these gaps by addressing cluster development at the policy level, piloting an initiative to show-case evidence, and introducing the concept of private sector cluster management companies, which has proven to be a successful and sustainable model used by many developing countries.

1.2 Project Objectives

1.2.1 **The project's objective** is to create an overall enabling environment for Micro, Small, and Medium Enterprises (MSMEs) operating out of organic clusters and increase their contribution towards economic growth and employment. The outcome of this project will feed into the larger policy framework for the MSME which is under development and currently led by the SFD.

1.2.2 The **direct beneficiaries** of this nationwide project will be owners and workers in organic cluster MSMEs, many of which are **youth and women**. The **indirect beneficiaries** will include the entire Egyptian population.

1.3 Proposal Preparation

1.3.1 This proposal was prepared through a collaborative effort by the Egypt Social Fund for Development and the AfDB Egypt Field Office. This is in line with the MENA Transitional Fund's requirements, whereby the AfDB will act as the Implementing Support Agency (ISA) for this proposal providing the SFD, as the implementing agency, with the necessary oversight, guidance and assistance required. In addition, the AfDB rules and procedures will be used throughout the implementation of this project, as per the ISA criteria.

1.4 **Justifications and Rationale for the Use of Resources**:

1.4.1 **Resources will be used to implement this project at the macro, meso and micro levels**. At the macro-level, activities will be policy-focused and will be conducted through dialogue, awareness raising and advocacy. At the meso level, activities will be institutional-based, focusing on the direct stakeholders and their needs, and will include capacity building, information sharing and dissemination, and the creation of linkages. At the micro-level, a pilot on a specific cluster will be implemented, and will entail

the provision of the required financial and non-financial services. Financial services will be availed through SFD's resources, while provision of non-financial services will be project-financed. All components under the project will be implemented in parallel, and their outputs will build upon one another.

1.4.2 **The project is built on the premise that the development and support of organic/informal MSMEs organized in clusters, will contribute in easing the chronic unemployment, particularly of youth, as they provide jobs for a large segment of the working force**. Instead of continuing to provide low wage jobs, as is currently the case, by enhancing their technical capacities and integrating their activities into the formal value-chain, these cluster MSMEs will grow into bigger operations, producing better quality items and offering better job opportunities to more skilled workers. In addition, an enabling environment allowing the integration of organic MSMEs along the value-chain, coupled with an improvement in the technical capacities of these MSMEs will allow them to grow exponentially and contribute to Egypt's economic growth and competitiveness.

1.4.3 **The project is aligned with the GoE's national strategy**. It addresses policy objective 5 of the SME Near Term Plan related to the expansion of the capacities of SMEs to integrate in the global value-chain. In addresses the strategic objective of supporting MSMEs as the drivers for employment generation and growth, as expressed in the document entitled "Egypt, the Way Ahead" (September 2011) presented to the Deauville Partnership Countries. In addition by promoting technical skills enhancement towards industrial value-addition and the strengthening of backward and forward linkages in industry across the value-chain, it is aligned with Egypt's Industrial Development Strategy. Since organic MSMEs may be located in informal settlement areas, by enhancing their awareness on environmental issues and safety, the project is aligned with the Informal Settlement Strategy. Finally, the policy outcomes of this project will inform and feed into Egypt's National MSME strategy that is currently under formulation and is being led by the SFD.

1.4.4 **The project is aligned with the Bank's Interim Country Strategy Paper for Egypt 2012-13**, which is based on two main pillars: (i) strengthening the business environment; and (ii) improving the inclusiveness of growth. It is also aligned with the Bank's Human Capital Development Strategy, 2013-17, particularly focus area 1: skills for competitiveness and employment and focus area 3: building inclusive financial and social systems. It is also aligned with the Bank's Long Term Strategy.

2. Project Description

2.1 The project consists of the following four components:

- **Component 1: Policy recommendations towards an enabling environment for the development of MSMEs in organic clusters**. Under this component, evidence-based research and participatory stakeholder consultations will be used to identify priority policies required for enhancing the competitiveness of clusters, including the integration of organic clusters within the productive value-chain. This will include taking stock of previous and exiting local experience as well as Best Practices from countries with similar contexts. Sub-components and activities in this component will include:
    - Conducting information gathering, and data analysis, on organic clusters and support programmes.
    - Formulating policy recommendations for inclusion in national strategies.

- **Component 2: Institutional and operational capacity building for key support institutions and stakeholders working with organic MSME clusters.** Under this component, key support institutions and stakeholders will benefit from capacity building interventions to improve their understanding of MSME cluster management and development so as to enable them to take informed decisions in support of the needs of the different organic clusters that have the potential to contribute to the improvement of the country's competitiveness. Sub-components and activities in this component will include:
    - Enhance the capacity of governmental and non-governmental support institutions towards cluster development and integration.
    - Support the establishment of a sustainable cluster management methodology/system.

- **Component 3: Increase organic MSME contribution to manufacturing value added (pilot project).** The manufacturing sector is characterized by a concentration of micro-enterprises that represent 70% of small industrial facilities. However, MSMEs are particularly weak in manufacturing and in need of substantial capacity building, coaching and on the job training. By bolstering production capacity, improving productivity, enhancing know-how and access to up-to-date technology, and focusing on value-addition, the overall

productivity and value-addition by industrial MSMEs can be significantly increased towards impacting Egypt's overall competitiveness. Preliminary research shows the following clusters to have substantial potential: furniture in Sohag and Damietta; herbs and spices in Beni Suef; carpets and kelims in Menofeya; and leather in Roubek. The analytical work conducted in component one will assist in the identification and selection of a specific cluster to work with. Priority in the selection will be given to clusters where there is a substantial involvement of women and youth. Sub-components under this component will include:

- Develop an action plan for the selected pilot;
- Enhance BDS, financial services in identified pilot;
- Integrate cluster-based MSMEs development into national policy frameworks

- **Component 4: Project management:** Under this component, all activities related to project management will be addressed. These include: recruitment of a project manager and a coordination/ M& E expert; purchasing equipment; conducting annual external audits; conducting a project completion report; fielding supervision missions; and other overhead expenses.

3. Project Cost Estimates

3.1 The project costs are primarily for advocacy, awareness raising, as well as general and specific capacity building activities. The total cost of the project is budgeted at USD 2 M, to be provided through resources of the MENA Transitional Fund. The cost-sharing portion provided by the implementing agency is related to in-kind cost, such as staffing (except for the particular expertise required), field visit costs, and the annual external audit.

3.2 In line with the MENA Transitional Fund Agreement, the African Development Bank acting as the ISA, is eligible to charge the project expenses related to the provision of guidance and support to the implementing agency, such as staff time, travel requirements and staff expertise. In this regard, the project has allocated an amount of USD 60,000 for expenses incurred by the ISA over 3 years.

	USD	Local Component	Foreign Component
Project Direct Costs	1,940,000	0%	100%
Project Indirect Costs	60,000	0%	100%
Total Costs	2,000,000		100%

3.3 Cost estimates by components:

Cost by Component	Transition Fund (USD)	Country Contribution
Component 1: **Policy recommendations towards an enabling environment for the development of MSMEs in organic clusters.** (a) Sub-component 1.1: Conduct information gathering, and data analysis, on organic clusters and support programmes (b) Sub-component 1.2: Draft policy recommendations for inclusion in national strategy	**505,000** (a) 480,000 (b) 25,000	
Component 2: **Institutional capacity building for key support institutions and stakeholders working with organic MSME clusters.** (a) Sub-component 2.1: Enhance the capacity of governmental and non-governmental support institutions with regard to pilot cluster (b) Sub-component 2.2: Establish a sustainable cluster management methodology/system	**520,000** (a) 330,000 (b) 190,000	
Component 3: **Increase MSME contribution to manufacturing value added (pilot)** (a) Sub-component 3.1: Develop an cluster action plan for the selected pilot (b) Sub-component 3.2: Enhance BDS, and Financial Services in identified pilot (c) Sub-component 3.3: Integrate cluster-based MSMEs development into national policy frameworks	**520,000** (a) 70,000 (b) 400,000 (c) 50,000	
Component 4: Project Management (a) Recruitment of Manager (3 years) (b) Recruitment of coordinator/ M& E (3 years) (c) Consultant project completion (d) Contingency (e) Computer and equipment (f) Staffing of unit (2 persons for 3 years) (g) Annual external audits (3 years) (h) Field supervision costs	**395,000** (a) 180,000 (b) 108,000 (c) 60,000 (d) 30,000 (e) 17,000	(f) In kind (g) In-kind (h) In-kind
ISA indirect costs (staff time, travel for AfDB staff)	**60,000**	
Total Project Costs	**2,000,000**	

4. Procurement

4.1 In line with the MENA Transitional Fund Agreement, all procurement activities under the project will comply with the rules and regulations of the AfDB. The procurement activities under the project consist of: (1) consultancy services; (2) training and study tours; and (3) goods.

4.2 Prior review will be conducted for all procurement activities to ensure compliance with Bank rules and regulations. In specific cases where services consist of activities requiring field-based and grass-root consultations, such as in the case of a survey of street vendors, short-lists could be restricted to national consultants. The Bank will ensure competitive bidding will be conducted.

4.3 Mode of Procurement of Services

4.3.1 The bulk of activities envisaged will be procured under consultancy services, either through individual consultants or firms. These include activities under all four components of the project as detailed in the Annex entitled "Procurement of Activities". A total amount of USD 1,343,000 has been allocated to services procured through consultants.

4.3.2 In general, services will be procured through a competitive bidding process, in line with the Bank's rules and procedures of the procurement of consultants, dated May 2008 and revised July 2012.

4.3.3 The assignment under component 2 entitled "Build capacities of stakeholders, including SFD and key support institutions towards improved cluster identification and management" budgeted for USD 80,000, will be contracted through **single source selection** with UNIDO, a specialized not-for-profit agency of the United Nations, focusing on industrial development. This is justified by the following:

(i) There is no in-country expertise in cluster development in Egypt;
(ii) UNIDO's local presence will facilitate availing the required expertise at minimal cost;
(iii) UNIDO's office presence in Egypt, including local staff, provides it with the requisite knowledge of the local context which is important when working with informal MSMEs and local service providers in addition to its local experience with value chain development and its work with the industrial sector in Egypt;
(iv) UNIDO's global expertise in cluster development has been tested in several developing countries, including India, Brazil and Korea, and its work in Egypt will build on these experiences.

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4.4 **Procurement of Goods** for computers and office equipment, through national shopping.

4.5 Procurement for Training Activities

The assignment under component 3, within the pilot implementation phase, entitled “Tailored business development services to MSMEs in organic clusters” and budgeted for USD 370,000 will consist of different training sub-activities to be identified once the cluster has been selected and its needs identified. It is envisaged that BDS will be required in a number of fields including: (i) research and development provided through partnerships with universities and dedicated institutions; (ii) counseling and training services; (iii) information, legal and accounting services; (iv) design, quality and prototyping facilities; (v) business linkages; (vi) residential, recreational and community centres; (vii) export services and international outreach; (vii) financial services (grants, loans, equity, etc.); (viii) testing facilities, measurement and control equipment, etc. Accordingly, it is expected that specialized training centers, certified Business Development Service Providers, and specialized technical entities be given priority in the selection process. This will be reflected in the bidding documents. The two Study Tours envisaged, will be conducted to countries with similar contexts and experiences, such as India and Brazil.

5. Implementation

The project will be implemented over a period of 3 years. Physical implementation is expected to start immediately upon approval of the proposal, expected by June 2013, and continue till June 30, 2016. Annual work plans and procurement plans will be provided by the implementing agency upon the launching of the project.

6. Monitoring and Reporting

The implementation progress of the project will be monitored through on-going consultations with the implementing agency, in addition to fielding of supervision missions as per Bank rules. The EGFO Task Manager will also be a member of the Project Steering Committee, to provide overall guidance. Quarterly Progress Reports will be required from the project implementing unit, as well as external audit reports, as per Bank rules.

7. Financing and Disbursement Arrangements

Resources for the project will be channeled to the Bank in accordance with the MENA Transitional Fund agreements with ISAs. Funds from the Bank to the Implementing Agency, SFD, will be in accordance to the Bank rules as follows:

- A Special Account, in USD, will be opened in a bank in Egypt in the name of the SFD, and will be used to disburse the grant proceeds.
- The Government of Egypt is required to officially notify the Bank with the Special Account number and provide the Bank with (3) original copies of the authorized signatories of the account.
- Upon fulfillment of the above, the SFD will be eligible to request a first disbursement of up to 25% of the total grant amount, to start implementation of the agreed upon activities. Further disbursement requests will follow the Bank rules on disbursement.
- Last disbursement date is December 31, 2015, ie six months before the closing date of the project.

8. Conclusions and Recommendations for Bank's Consideration

In conclusion, the Bank is requested to approve being an ISA for this project, for which resources will be forthcoming from the MENA Transitional Fund.

Results-based Logical Framework

Country and project name:	EGYPT : Support to MSMEs in Organic Clusters Project
Purpose of the project :	Support the development and integration of unplanned MSMEs in clusters, within the value-chain so as to create employment and increase competitiveness of the economy.

RESULTS CHAIN		PERFORMANCE INDICATORS			MEANS OF VERIFICATION	RISKS/MITIGATION MEASURES
		Indicator (including CSI)	Baseline	Target		
IMPACT	Impact	Regulation and laws adopted by government related to integration of organic cluster in the development plans	No regulations exist	Policy options developed	Project Completion Report	
OUTCOMES	Outcome 1 Employment opportunities (disaggregated by gender and youth)	Rate of unemployment	13% Female : 20% Youth : 25%	12.4%	Project Completion Report	Detrioration of context in Egypt increases unemployment/ *the Bank, the IMF and other Development Partners have confirmed their support to finance the budget deficit.* Organic MSMEs uninterested in formalizing/ *BDS support provided is not conditional upon formalization of the organic MSMEs, however awareness raising on the benefits of formalization will also be conducted.*
	Outcome 2 Increase contribution to manufacturing value-addition by organic MSME clusters	%	0	50%		

OUTPUTS	Component 1 **Policy Advocacy** Output 1.1 Output 1.2 **Component 2 Institutional capacity** Output 2.1 Output 2.2 Component 3 **Pilot project** Output 3.1 Output 3.2	**Evidence based studies** **Policy briefs** **Trained stakeholders** **Introduce cluster management system** **Action plan** **Increase in demand for services by MSMEs**	0 0 0 No study No plan No known demand	4 2 50 Study Plan implemented 50 % increase	Project Reports Project Reports Project Reports Project Reports Project Reports Project Reports	
KEY	**COMPONENTS**				**INPUTS**	
	Component 1 Capacity building Component 2 Policy Advocacy				Component 1 Resources Component 2 Evidence based studies	

Annex – Procurement of Activities under the Project

	Activity	Procurement Method	Estimated Budget (USD)
Component 1: Policy recommendations towards an enabling environment for the development of MSMEs in organic clusters (USD 505,000)			
1.	Mapping of Organic clusters and reviewing and analyzing existing national programs supporting them.	Firm, QCBS	150,000
2.	Compiling research on Best-Practices	Individual	50,000
3.	Potential Growth Assessment of 3 selected Organic Clusters and value chain analysis to identify links and gaps between SME organic clusters and larger industrial firms.	Firm, QCBS	150,000
4.	Multi-stakeholder validation workshops (at least 4)	Individual	80,000
5.	Development of policy briefs	Individual	25,000
6.	Establishment of support information systems, such as portal	Individual	50,000
Component 2: Institutional & Operational Capacity Building for Key Instit. and SFD (USD 520,000)			
7.	In-depth stakeholder analysis of support institutions	Firm - QCBS	70,000
8.	Creation of a basic BDS service provider's database	Individual	40,000
9.	Workshops and round table discussions to raise awareness of the stakeholders	Individual	80,000
10.	Build capacities of stakeholders, including SFD and key support institutions towards improved cluster identification and management	Single Source (UNIDO)	80,000
11.	Study Tour (2 tours for maximum of 6 persons from at least 3 stakeholders each)	N/A	100,000
12.	Feasibility study on the establishment of a defined cluster self-governance and management system	Firm, QCBS	150,000
Component 3: Implementation of Pilot project (USD 520,000)			
13.	In-depth diagnostic study of the specific cluster	Individual	50,000
14.	Cluster stakeholder consultations	Individual	20,000
15.	Tailored business development services to MSMEs in organic clusters	Training	370,000
16.	Development of specific loan product for the identified cluster	Individual	80,000
Component 4: Project Management (USD 395,000)			
18.	Recruitment of Project Manager (3 years)	Individual	180,000
19.	Recruitment of Coordinator/M&E expert (3 years)	Individual	108,000

20.	Computers and equipment	shopping	17,000
21.	Project completion assessment	individual	60,000
22.	Contingency		30,000
ISA indirect costs (60,000 USD) for travel, and staff time			